

GENDER INEQUALITY IN DEVELOPING COUNTRIES

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Preface

Providing equal rights and access to resources and opportunities to women and girls is crucial to reducing poverty. Achieving gender equality requires a focus on both men's and women's roles. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The policy acknowledges that the goals and priorities for tackling gender equity will vary from country to country and should be sensitive to the specific needs and priorities of developing country partners.

The Kenya government has put in place policies and regulations that encourage women groups to pursue income-generating projects. However, central to the success and sustainability of women's groups' projects, are issues related to access and availability of affordable credit. Access to credit is therefore one of the development challenges facing women Groups in the rural areas of Kenya. Most studies have argued that rural women have no access to affordable credit because credit facilities are not easily available in the rural areas. The paper of *Wawire* sets out to demystify this believe and argues using empirical findings that credit is indeed available in the rural areas. It then highlights challenges that must be addressed and opportunities that are available to be explored. Finally, recommendations are made.

Relying heavily on documentary evidence and the author's experience with the Universities of Botswana and Malawi, the paper '*Gender Issues in Top Management Positions: The Case of University of Botswana and Malawi*' discusses gender audit of management positions at the Universities of Botswana and Malawi. Although each institution has its own structural peculiarity, it was possible to analyze

xiv Gender Inequality in Developing Countries

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Contents

<i>Preface</i>	v
<i>List of Contributors</i>	xiii
1. Access to Credit by Women's Groups in Kenya	1
<i>Nelson H. W. Wawire</i>	
2. Gender Issues in Top Management Position: The Case of University of Botswana and Malawi	12
<i>Lewis B. Dzimbiri</i>	
3. Status of Women in Zambia: A Case of Lusaka Urban	30
<i>Eunice Ntwala Samwinga-Imasiku</i>	
4. Gender Inequality in Rural Kenya: Evidence from Central Kenya	51
<i>Tabitha W. Kiriti-Nganga and Purity Muthoni Njuguna</i>	
5. Gender Inequality in Secondary and Higher Education in Eritrea	72
<i>Ravinder Rena</i>	
6. Revisited Health Insurance Facilities for Rural Vulnerable in India	99
<i>Siddhartha Sarkar</i>	
7. Food Intake and Iron Status of Lactating and Nonlactating Mothers in Kenya	121
<i>Gladys Gitau, Judith Kimiywe and Judith Waudu</i>	
8. Health Care Demand by Women in Uganda	138
<i>Francis Nathan Okurut</i>	
9. Economic Growth in Kenya: How Does Gender Inequality Matter?	160
<i>Tabitha W. Kiriti-Nganga</i>	

10. Gender and Natural Resource Management in Kenya	204
<i>Isaac Were</i>	
11. Regional Distribution of Income in Kenya: An Intragender Analysis	220
<i>Seth Omondi Gor</i>	
12. Gender Inequality in Education and Human Capital Development in Ghana	256
<i>I. K. Acheampong</i>	
13. Financing Constraints of Women's Microenterprises in Uganda	279
<i>Francis Nathan Okurut</i>	
14. Gender Disparity in Technology and Productivity of Smallscale Industries in Central Region of Ghana	291
<i>John Victor Mensah and Kwabena Barima Antwi</i>	
15. Women in Sustainable Energy Development in Africa	315
<i>N. Narayana</i>	
16. Women Status in India: The Case of West Bengal	334
<i>Nirupam Gope</i>	
Index	349

1

Access to Credit by Women's Groups in Kenya

Nelson H. W. Wawire

INTRODUCTION

The Kenya government recognizes the role of women as primary players in the agricultural and informal sectors. It has therefore heeded to the call by women for greater economic empowerment and has formulated policies to mainstream them alongside men in the overall development of the nation (Republic of Kenya 1994a, 1996). Income-generating projects for women's groups are, and will continue in the foreseeable future, to be one of the most important instruments through which individuals and their families are economically empowered. The groups aim at building capacity to help themselves by undertaking programs that have a direct impact on their welfare. These programs have had a new orientation of income-generation as opposed to original aim of group work and merry-go-round. This has culminated in the rapid growth of small-scale businesses run and managed by women groups. UNICEF (1992) study reinforced this point by asserting that women groups play a significant role in the effort to reduce maternal deaths, child deaths and poverty. But central to the success and sustainability of women's groups' projects in the rural areas, are issues related to access, affordability and availability of credit.

JUSTIFICATION OF THE STUDY

The adoption of World Bank and the International Monetary Fund led Structural Adjustment Programs by Kenya in the early 1980's placed additional burden to Kenyans. Employment opportunities

schedules tribes and minorities) and between different geographical areas by way of rural-urban or inter-district differentials. Eliminating inequalities is the only certain way of apprehending basic capabilities of women and make them feel good.

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Index

A

- Accelerated Development Plan for Education 257
- age 221
- Agricultural Productivity Project 189
- agricultural sector 188
- Amboseli 209
- anaemia 130
- Anganwari Centres 338

B

- Balogun 258
- Becker 260
- Beijing 30
- Berger 309
- Bodart 142
- Bruce 294
- Bruton 291
- Bureau of Statistics 142
- Business 245
- Business Advisory Centres 292

C

- Cairo 30
- Cecelski 321
- Central Statistical Office 36
- child 264
- childcare 86
- Civil Engineering 21
- Clancy 321
- coal 323
- community health insurance 108
- Connell 77
- Continuing Education Programme 336

- Crime against women 346
- crop 294, 323

D

- Daily Nation Newspaper 206
- Datta 100
- David 74
- Davison 58
- Denison 260
- Dewey 67
- Discrimination Against Women 257
- Dwyer 294

E

- economic empowerment 23
- ECONOMIC GROWTH 183
- education 23, 77, 86, 172, 263
- Education Loans Board 174
- Educational Level 267
- El Nino floods 51
- employment 46
- ENERGY 214, 315, 317
- Environment 317
- environmental 23
- Equipment 307
- Ezeala-Harrison 259

F

- farming 303
- Farrant 258
- Female Genital Mutilation 80
- Female Income 247
- FISHERIES 209
- fishing 303
- Food 121, 127

food and nutrition 23
 food energy 168
 Foreign Investment Advisory Services 184
 forests Act 209
 Free Compulsory Universal Basic Education 257
 fringe benefit schemes 112
 fruit 129
 fuel 318
 Furham 228

G

GENDER 163
 Gender and Development 18, 316
 Gender Empowerment Measure 171
 Gender Inequality 160
 Gender Inequality in Education 256, 272
 Gender-related Development Index 171
 Grameen Bank Health Programme 109
 gross domestic product 160
 Guhan 100
 Gumber 114

H

Haan 303
 Haemoglobi 134
 Haider 122
 Harper 292
 HEALTH 23, 103
 health care 138, 157
 HEALTH INSURANCE 114
 Health Survey 265
 Heuveline 151
 HIV/AIDS 90, 191, 200
 Hoffman 151
 Holger 57
 Hospital 122
 Human Capital Development 256

Human Development Report 166, 337
 human poverty index 169
 human rights 23

I

Income 220
 Inequality 253
 INEQUALITY STRUCTURE 242
 information 221
 Information Studies 21
 infrastructure 295
 institutional level 177
 Integrated Child Development Services 338
 International Fund for Agricultural Development 51

K

Kabeer 75, 81
 Kaiser 67
 Kajembe 58
 Kelkar 327
 Kelly 31
 Kiriti 56
 Kwegyir Aggrey 263

L

labour 99, 216, 226
 lactating mothers 129
 LAND 205
 Land Policy 207
 Lawal 258
 Library 21
 Life Insurance Corporation 110
 Literacy 172, 271
 Literacy Status 337
 Litvack 142, 150
 living condition 101
 Living Standard Surveys 265
 Lusaka 36

M

Maasai Mara 209
 malaria 122
 management 118
 mandatory schemes 112
 Mannan 291
 MARITAL STATUS 335
 Marriage 85, 276
 Metal Work 92
 metals 213
 microenterprises 280
 Microenterprises by Gender 282
 milk 129
 MINES 212
 Mining Act 212
 Mott 31
 Muller 74
 Multi Party Democracy 32
 Myers 260

N

Nairobi 30
 National Association of Business Women 24
 National Bureau of Statistics 55
 National Commission on Women and Development 23
 National Crime Records Bureau 345
 National Development Plan 34
 National Environment Management Authority 204
 National Family Health Survey 345
 National Gender Policy 23
 National Sample Survey 334
 National Sample Survey and Evaluation Programme 225
 National Union of Eritrean Women 77
 Natural Resource 23, 204
 Naude 261

Non-Governmental Organisations 200, 203
 Nursing Education 21
 nutrients 134

O

occupation groups 116

P

Paid Employment 243, 244
 policy 177, 263
 politica 221
 politics 26
 Population Reference Bureau 195
 Post Literacy Programme 336
 poverty 23, 168, 274
 Poverty Reduction Programmes 257
 Poverty Reduction Strategy 264
 Prabhu 100
 pregnancy 276
 Psychology 21
 public administration 26

R

Radhakrishnan 334
 Rahman 109
 reform 263
 religion 221
 Rena 74
 reported diet 126
 Rhyne 294
 river 211
 Rodrik 227
 Romer 261
 Rural 51, 217
 Rural Female Incomes 232
 Ryan 299

S

Sarkar 100
 Sarva Shiksha Abhiyan 336

352 Gender Inequality in Developing Countries

- Scheduled Castes 337
Scheduled Tribes 337
School 64, 270
Schultz 169, 260
Schumacher 297
Self-Employed Women Association 109
sex 221
Shiferaw 147
Shultz 196
Sishu Shiksha Karmasuchi 338
slum dwellers 116
Small-scale Industries 293
Small-scale industries 291
Smith 74
social 99, 194
Social Sciences 300
social welfare 112
socio-cultural norms 276
Sources 246
Statistical Service 266
Steel 292
Stephens 86
Stewart 297
Stiglitz 228
- T**
Technical and Vocational Training Institutes 91
Technology 291, 295
thrift and credit groups 116
Time and Work 167
Tisdell 56
Todaro 261
training 92
transport 194
tribal 274
tribe 221
- U**
Uganda 90
unemployed 99
United Nations 178, 294
United Nations Division for the Advancement of Women 178
United Nations Programs 190
University 93
Urban Female Incomes 232
- V**
Vienna 30
VIOLENT AGAINST WOMEN 345
Vocational Training Institutes 340
voluntary health schemes 112
- W**
WATER 210
water Act 211
Webster 292
West Bengal 334
WILDLIFE 208
Wildlife Conservation and Management Act 209
WOMEN 262
Women and Child Development and Social Welfare Report 340
Women and Development 300
Women in Development 18
women work 167
Wood work 92
World Bank 72, 163, 259
World Conference 317
World Health Organization 140